SINGLE TRIP
EXTENDED STAY
ANNUAL MULTI TRIP
GOLDEN YEARS ANNUAL MULTI TRIP

We are pleased to announce the renewal of the Travel Protection Plans. Following a successful survey of our agents, we have been able to streamline the product range, which will assist the speed and efficiency of sales for all our producers.

In conjunction with our agents, we have revised our product range to two plans, **Standard and Elite,** (for each of the four products). By adding the facility to discount the baggage or cancellation cover on the Standard and Elite schemes by 15%, (25% if both sections are deleted), we believe that this will boost sales over the coming year for all agents.

The policy wording has remained the same and so has our ability to offer cover under the Medical and Personal Accident sections in relation to Terrorist activities, which will be a very positive marketing initiative.

We have revised the application forms accordingly and enclose a full renewal pack with this new user guide. With new technology at our disposal, the Travel team are ready to work closely with all of our agents and we look forward to another successful year for the Travel Protection Plans.

User Guide

Travel Protection Plans 2003

LLOYD'S

NOTES

INSURANCE PREMIUM TAX

All premiums shown in this User Guide are inclusive of Insurance Premium Tax (IPT) at 17.5%, the standard rate applicable to travel insurance as at 01/06/01.

The rate applicable to travel insurance taken out by or on behalf of a business is 5% as at 01/06/01. Where business rate IPT is paid, the name of the business must be clearly stated on the application and the Certificate Schedule, where issued by you.

For insurance taken out by permanent residents of the Channel Islands and the Isle of Man, IPT does not apply as at 01/06/01.

Underwriters reserve the right to amend the premiums should the Government change the rate of IPT.

If you require a listing showing IPT at the business rate of 5% or excluding IPT, for any of our products, please contact our UK Products business unit.

COMMISSIONS

In order to keep our Travel Protection Plans products competitive, we have reviewed the commissions payable to introducing Agents. Commissions now payable to agents are detailed in the covering letter accompanying your new Travel Protection Plans Agent material.

NETTING DOWN

You may sell the insurance at a lower premium provided that the selling premium is not less than the standard premium less commission payable to you on the product. Insurance Premium Tax is payable on the actual selling premium.

CREDIT/DEBIT CARDS

Those Agents who do not have credit or debit card facilities to accept payment from clients may now use our facilities. Please contact our UK Products business unit for details. Commission due will be credited to your account.

MEDICAL WARRANTY

On Single Trip and Extended Stay the medical warranty applies to medical conditions at the time the insurance is taken out. For Annual Multi Trip and Golden Years Annual Multi Trip the medical warranty applies to medical conditions at the time of booking each trip.

Please note that separate medical conditions apply to those not insured but upon whose well being the travel plans may depend (being close relative, close business colleague, or person with whom the applicant intends to stay).

MEDICAL SCREENING

Following numerous requests we are introducing a new method of medical assessment. It will now be possible for us to offer terms over the telephone on most medical referrals using our new medical screening software. On occasions it may be necessary for us to speak to the applicant directly to obtain the necessary information. If the applicant has a pre-existing medical condition which breaches the medical warranty the Agent must contact the UK Products business unit for a quotation.

Should we be unable to accept the application under our Travel Protection Plans products we will now be able to offer alternative specialist medical travel insurance on a per trip basis at fixed premiums and commissions. Our new dedicated Medical Disclosure line is 0870 777 7722.

MANUAL WORK OR HAZARDOUS OCCUPATIONS

Cover includes non-manual work, bar work, waitressing, fruit picking and other light casual work not requiring the use of machinery or power tools. For persons undertaking manual or hazardous occupations please contact our UK Products business unit.

WINTER SPORTS

Winter Sports are not automatically covered under our standard Travel Protection Plan products. Cover can be extended at the additional premiums and terms shown against each product. **DISCOUNTS ARE NOT APPLICABLE ON WINTER SPORTS PREMIUMS.**

SPORTS OR LEISURE ACTIVITIES

Travel Protection Plans cover sports and leisure activities that are undertaken on an occasional or incidental basis. However it does not apply to any sport or leisure activity which is the main purpose of the trip, scuba diving at a depth of more than 30 metres or solo diving, watersports involving white water rapids in excess of grade 3, professional sports and activities or any sports or activities which require a licence, or a certificate of proficiency, or such other document as appropriate to participate, unless advised to and accepted by us and subject to payment of the appropriate additional premium. If you are in any doubt contact our UK Products business unit for advice.

SPECIAL QUOTATIONS

We can provide cover for the more unusual risks (hazardous activities or occupations). Where we need to refer your enquiry to Underwriters we usually request written details. Terms are normally provided by the next working day.

EXTENSIONS

Please note that an endorsement must be issued by our UK Product business unit for all non-standard extensions of cover. We have listed below some of the most popular extensions requested: -

<u>One Way Trip</u> - Subject to a maximum 90 days period of insurance. 7 days stopover under Area 3 is not applicable.

Single Trip - Standard premium plus specified additional premium.

<u>Client already abroad at the commencement of the insurance</u> - Subject to having been outside the UK for no more than 4 months.

Subject to no known or reported losses at inception and Insured's Validation on Certificate Schedule being signed by Parent or Agent.

Single Trip - Standard Premium plus specified additional premium.

RENEWALS

We do not consider trip policies such as Single Trip or Extended Stay as renewable. However, we welcome renewals or extensions in period if they are required. With Extended Stay we can only extend up to 24 months. Annual Multi Trip and Golden Years Annual Multi Trip insurances are renewable and we send you a renewal reminder invitation approximately 4 weeks prior to expiry. To renew we require a new form to be completed as often there have been changes to the products and clients circumstances or health may have changed.

COUNTRIES INCLUDED WITHIN THE DEFINITION OF EUROPE

The Continent of EUROPE west of the Ural mountains, including its neighbouring islands and non-European countries bordering the Mediterranean (excluding Lebanon, Libya, Syria and Jordan) being: -

Albania
Algeria
Andorra
Austria
Azores
Belgium
Bosnia-Hercegovina
Bulgaria
Canary Islands
Channel Islands
Corsica
Croatia
Cyprus
Czech Republic
Denmark
Egypt
England
Faroe Islands
Finland
France
Germany
Gibraltar
Greece
Hungary
Iceland
Ireland
Isle of Man
Israel
Italy
Liechtenstein
Luxembourg
Macedonia
Madeira
Malta
Monaco
Morocco
Netherlands
Norway
Northern Ireland
Poland
Portugal
Romania
Russia (west of the Ural mountains)
San Marino
Sardinia
Scotland
Sicily
Slovak Republic
Slovenia
Spain
Sweden
Switzerland
Tunisia
Turkey
USSR (States and territories west of the Ural mountains formerly known as USSR)
Vatican City
Wales
Yugoslav Federal Republic

ABI CODE OF PRACTICE

Please note that all Travel Protection Plan insurances must be sold in accordance with the ABI Code of Practice. Where insurances are sold without the completion of an Application Form by the applicant, the applicant must be advised in accordance with the Code of Practice as contained under Important Information in the Travel Protection Plans Application Forms.

QUERIES

If you have any questions or queries, please contact UK Products business unit at:

CRISPIN SPEERS & PARTNERS LTD. St Clare House , 30 - 33 Minories, London EC3N 1PE
Telephone: 020 7480 5083 Facsimile: 020 7702 9276 Email: products@cspinsurance.com Web: www.cspinsurance.com
For medical referrals please telephone: **0870 777 7722**. (Please do not use this number for general enquiries).

BENEFITS (SINGLE TRIP, EXTENDED STAY, ANNUAL MULTI TRIP AND GOLDEN YEARS ANNUAL MULTI TRIP)

	Coverage per Plan	Elite	Standard
1.	Personal Accident	£30,000	£20,000
2.	Medical and Other Expenses	£10,000,000	£5,000,000
3.	Hospital Benefit	£25/24 hours (Up to £500)	£15/24 hours (Up to £300)
4.	Cancellation and Curtailment	£5,000	£1,500
5.	Personal Baggage	£2,000	£1,500
	Single Article Limit	£500	£300
	Valuables Limit	£500	£300
6.	Delayed Baggage	£150	£100
7.	Money including Documents/Passport		£500 £250
8.	Personal Liability	£5,000,000	£2,000,000
9.	Travel Delay	£150	£100
	Abandonment	£5,000	£1,500
	Missed Departure	£500	£300
10.	Hi-jack	£25/24 hours (Up to £500)	£15/24 hours (Up to £300)
11.	Catastrophe	£1,000	£750
12.	Legal Expenses	£25,000	£10,000
13.	Winter Sports (optional extension)	(Subject to payment of an additional premium)	
13.1	Ski Hire	£200	£200
13.2	Ski Equipment - Own	£500	£500
	- Hired	£200	£200
13.3	Ski Pack	£300	£300
13.4	Piste Closure	£20/24 hours (Up to £200)	£20/24 hours (Up to £200)
13.5	Cancellation (lack of snow)	£750	£750
13.6	Delay due to weather conditions	£500	£500

SINGLE TRIP GROUP DISCOUNTS

10 – 49 insured persons – 10% discount
50 – 99 insured persons – 15% discount
100 plus insured persons - Refer
All group discounts must be referred to and agreed by the UK Products business unit

GEOGRAPHICAL LIMITS

SINGLE TRIP AND EXTENDED STAY

Area 1	UNITED KINGDOM being England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man. (Single Trip only).
Area 2	The Continent of EUROPE west of the Ural mountains, including its neighbouring islands and non-European countries bordering the Mediterranean (excluding Lebanon, Libya, Syria and Jordan).
Area 3	AUSTRALIA AND NEW ZEALAND only including up to 7 days in total for Areas 4 and 5 to include any stopover you may have on your outward or return journey. (It is a condition of the insurance that persons selecting Area 3 must enrol with a "Medicare" office in Australia, in order to take advantage of the reciprocal health arrangements which exist with the United Kingdom).
Area 4	WORLDWIDE excluding USA and Canada.
Area 5	WORLDWIDE including USA and Canada.

ANNUAL MULTI TRIP AND GOLDEN YEARS ANNUAL MULTI TRIP

Area 1	The Continent of EUROPE west of the Ural mountains, including its neighbouring islands and non-European countries bordering the Mediterranean (excluding Lebanon, Libya, Syria and Jordan).
Area 2	Worldwide.

PERSONAL BAGGAGE EXCLUSION
If cover is not required under SECTION 5 - PERSONAL BAGGAGE you may deduct 15% from the usual premiums payable.

CANCELLATION AND CURTAILMENT EXCLUSION
If cover is not required under SECTION 4 - Cancellation and Curtailment you may deduct 15% from the usual premiums payable.

COMBINED EXCLUSION
If cover is not required under both Sections 4 and 5 you may deduct 25% from the usual premiums payable.

THE PROCEDURES FOR MAKING A CLAIM OR CONTACTING THE MEDICAL EMERGENCY SERVICE ARE CONTAINED WITHIN THE CERTIFICATE OF INSURANCE. THESE PROCEDURES ARE REPRODUCED BELOW.

24 HOUR TRAVEL PROTECTION PLANS HELPLINE

MEDICAL EMERGENCY SERVICE
In the event of a medical emergency covered by this Insurance YOU must telephone the **helpline**. It is important to note that this Insurance only covers IN-PATIENT hospital, clinic or nursing home expenses, repatriation to YOUR HOME, or CURTAILMENT of YOUR TRIP authorised by the Medical Emergency Service. They **must** be notified within 48 hours of admission for IN-PATIENT treatment and before departure to the United Kingdom for CURTAILMENT.

MAKING A CLAIM
In the event of a claim, please telephone the **helpline** for a claim form. When completed submit, together with YOUR Schedule (ensuring that the Insured's Validation has been signed and dated) and relevant documentation. Failure to complete and sign the claim form properly or to omit to include the required documentation may prejudice YOUR right to indemnity or benefit under the Insurance. YOUR attention is also drawn to the Excesses applicable to certain Sections of the Insurance.

If medical attention is received for injury or sickness, a medical certificate showing the nature of the injury or illness must be obtained, together with accounts which should, if possible be settled. In no event should a claim be notified later than 31 days after completion of the relevant TRIP.

Any loss, damage or delay to PERSONAL BAGGAGE whilst in the custody of a carrier (for example an airline or transport company) must be notified in writing to such carrier within 3 days and a Property Irregularity Report obtained.

Any loss of MONEY or PERSONAL BAGGAGE must be reported to the Police (and hotel management if applicable) within 24 hours of discovery and a written report obtained.

PRE TRAVEL ADVICE
VISA Information – up to date requirements, procedures and addresses.
Consulate Information – details of all British Consulates and sub offices (Worldwide).
Foreign Office Travel Warnings – up to the minute information on all areas and countries (You can also visit the Foreign Office web site at www.fco.gov.uk).
Vaccination Information – inoculations and certificates of proof required to enter a specific country and general recommendations by the World Health Organisation on a country by country basis.

PLEASE TELEPHONE THE HELPLINE AND STATE WHICH SERVICE YOU REQUIRE
From outside the United Kingdom +44 20 7939 9644
From within the United Kingdom 020 7939 9644

TRAVEL PROTECTION PLANS - SINGLE TRIP

Premiums including 17.5% IPT (Standard rate) valid until 30/6/04

	Elite Plan Area					Standard Plan Area				
Period	**1**	**2**	**3**	**4**	**5**	**1**	**2**	**3**	**4**	**5**
Up to 4 days	£8.53	£21.33	£35.55	£41.24	£46.92	£5.69	£15.65	£24.18	£28.44	£31.28
5 to 9 days	£9.96	£28.44	£45.50	£54.03	£62.56	£7.11	£21.33	£31.28	£39.81	£46.92
10 to 17 days	£11.37	£35.55	£55.45	£63.98	£71.09	£8.53	£28.44	£42.65	£49.77	£56.87
18 to 24 days	£12.80	£39.81	£63.98	£71.09	£85.31	£9.96	£34.12	£54.03	£62.56	£75.36
25 to 30 days	£14.22	£48.34	£78.20	£85.31	£99.52	£11.37	£42.65	£68.24	£78.20	£95.26
extra 10 days	£4.27	£12.80	£15.65	£17.06	£22.75	£2.84	£11.37	£14.22	£15.65	£19.90

INSURED STATUS valid until 30/6/04

STATUS	AGE	PERIOD	AREA	PREMIUM
Infant	**Under 2**	**All**	**All**	**Free**
Child	**2 - 21 years**	**All**	**All**	**See family rates and definitions**
Adult	**19 - 64 years**	**All**	**All**	**Standard**
	65 - 70 years	**Up to 24 days**	**All**	**Standard**
		25 days and over	**All**	**150%**
	71 - 75 years	**Up to 30 days**	**Worldwide**	**200%**
		Up to 60 days	**Europe**	**200%**
		Over 30 days	**Worldwide**	**Refer**
		Over 60 days	**Europe**	**Refer**
	76 and over	**All**	**All**	**Refer**

All ages are calculated at the time of taking out the insurance.

FAMILY RATES valid until 30/6/04

	PERIOD	AREA	PREMIUM
Family	**All**	**All**	**250%**
Single Parent Family	**All**	**All**	**150%**
Other Children	**All**	**All**	**50%**

Child discounts only apply when accompanied by a Guardian insured under the same Certificate.

DEFINITIONS valid until 30/6/04

Infant	**Insured under 2 years of age.**
Child	**Insured aged 2 to 18 years of age or under 21 years of age if in full time education (also see Other Children definition).**
Adult	**Insured 19 - 75 years of age.**
Family	**Adult and their Spouse or permanent companion both under 65 years of age residing at the same address and your children under 19 years of age or under 21 years of age provided they are in full time education.**
Single Parent Family	**Adult under 65 years of age and their children under 19 years of age or under 21 years of age provided they are in full time education.**
Other Children	**Children aged 2 to 18 years of age not included in the Family / Single Parent Family definition.**

OPTIONAL COVER valid until 30/6/04

	ADULT	FAMILY	SINGLE PARENT FAMILY	OTHER CHILDREN
(1) Winter Sports				
(a) Europe	**£28.44**	**£71.09**	**£42.66**	**£14.22**
(b) Worldwide	**£42.66**	**£106.63**	**£64.00**	**£21.33**
(2) One Way Trips	**£21.33**	**£53.32**	**£32.00**	**£10.66**
(3) Outside UK	**£32.32**	**£80.80**	**£48.48**	**£16.16**

TRAVEL PROTECTION PLANS - EXTENDED STAY

Premiums including 17.5% IPT (Standard rate) valid until 30/6/04

	Elite Plan Area					Standard Plan Area				
Period	**1**	**2**	**3**	**4**	**5**	**1**	**2**	**3**	**4**	**5**
Up to 4 months	-	£113.51	£148.05	£170.26	£215.91	-	£102.41	£130.78	£148.05	£185.06
Up to 5 months	-	£141.89	£175.19	£209.74	£266.49	-	£123.38	£152.99	£182.60	£228.25
Up to 6 months	-	£170.26	£208.51	£249.22	£315.84	-	£148.05	£181.37	£215.91	£273.89
Up to 7 months	-	£198.64	£241.82	£288.70	£365.19	-	£170.26	£209.74	£249.22	£319.55
Up to 8 months	-	£227.01	£275.13	£328.18	£414.54	-	£192.47	£238.12	£282.53	£365.19
Up to 9 months	-	£255.39	£308.44	£367.66	£463.89	-	£214.67	£266.49	£315.84	£410.84
Up to 10 months	-	£283.76	£341.75	£407.14	£513.24	-	£236.88	£294.87	£349.16	£456.49
Up to 11 months	-	£312.14	£375.06	£446.62	£562.59	-	£259.09	£323.24	£382.46	£502.14
Up to12 months	-	£340.52	£408.38	£486.10	£611.94	-	£281.30	£351.62	£415.78	£547.79
extra months	-	£42.56	£55.52	£63.85	£80.97	-	£38.40	£49.04	£55.52	£69.40

INSURED STATUS valid until 30/6/04

STATUS	AGE	PERIOD	AREA	PREMIUM
Infant	Under 2	All	All	Free
Child	2 - 21 years	All	All	See family rates and definitions
Adult	19 - 64 years	All	All	Standard
	65 - 70 years	Up to 6 months	Worldwide	150%
		Up to 12 months	Europe	150%
		Over 6 months	Worldwide	Refer
		Over 12 months	Europe	Refer
	71 and over	All	All	Refer

All ages are calculated at the time of taking out the insurance.

FAMILY RATES	PERIOD	AREA	PREMIUM
Family	All	All	250%
Single Parent Family	All	All	150%
Other Children	All	All	50%

Child discounts only apply when accompanied by a Guardian insured under the same Certificate..

DEFINITIONS valid until 30/6/04

Infant	Insured under 2 years of age.
Child	Insured aged 2 to 18 years of age or under 21 years of age if in full time education (also see Other Children definition).
Adult	Insured 19 - 70 years of age
Family	Adult and their Spouse or permanent companion both under 65 years of age residing at the same address and your children under 19 years of age or under 21 years of age provided they are in full time education.
Single Parent Family	Adult under 65 years of age and their children under 19 years of age or under 21 years of age provided they are in full time education.
Other Children	Children aged 2 to 18 years of age not included in the Family / Single Parent Family definition.

OPTIONAL COVERS valid until 30/6/04	ADULT	FAMILY	SINGLE PARENT FAMILY	OTHER CHILDREN
(1) Winter Sports				
Up to a total of 90 days in all during the period of insurance:				
(a) Europe	£24.68	£61.69	£37.02	£12.34
(b) Worldwide	£37.02	£92.54	£55.52	£18.51
Unlimited number of days during the period of insurance:				
(a) Europe	£37.02	£92.54	£55.52	£18.51
(b) Worldwide	£55.52	£138.80	£83.28	£27.55
(2) Outside UK	£32.32	£80.80	£48.48	£16.16

TRAVEL PROTECTION PLANS - ANNUAL MULTI TRIP

Premiums including 17.5% IPT (Standard rate) valid until 30/6/04

Maximum Duration of Any One Trip	Elite Plan Area		Standard Plan Area	
	1	2	1	2
Up to 30 days	£96.36	£122.14	£74.65	£95.00
Up to 60 days	£120.79	£152.00	£93.64	£116.71
Up to 90 days	£145.22	£184.57	£112.65	£135.72

INSURED STATUS valid until 30/6/04

STATUS	AGE	PERIOD	AREA	PREMIUM
Infant	Under 2	All	All	Free
Child	2 - 21 years	All	All	See family rates and definitions
Adult	19 - 64 years	All	All	Standard
	65 - 75 years	All	All	Apply for Golden Years Annual Multi Trip Insurance

All ages are calculated at the date the annual insurance commences.

FAMILY RATES valid until 30/6/04

	PERIOD	AREA	PREMIUM
Couple	All	All	150%
Family	All	All	175%
Single Parent Family	All	All	150%

It is not a condition that you travel together.

DEFINITIONS valid until 30/6/04

Infant	Insured under 2 years of age.
Child	Insured aged 2 to 18 years of age or under 21 years of age if in full time education.
Adult	Insured 19 - 64 years of age
Couple	Adult and their Spouse or permanent companion both under 65 years of age residing at the same address.
Family	Adult and their Spouse or permanent companion both under 65 years of age residing at the same address and your children under 19 years of age or under 21 years of age provided they are in full time education.
Single Parent Family	Adult under 65 years of age and their children under 19 years of age or under 21 years of age provided they are in full time education.

OPTIONAL COVERS valid until 30/6/04	ADULT	COUPLE	FAMILY	SINGLE PARENT FAMILY
Winter Sports				
(a) Europe	£28.44	£42.66	£49.76	£42.66
(b) Worldwide	£42.66	£63.99	£74.65	£63.99

TRAVEL PROTECTION PLANS
GOLDEN YEARS ANNUAL MULTI-TRIP

Premiums including 17.5% IPT (Standard rate) valid until 30/6/04

Age Band	Maximum Duration of Any One Trip	Elite Plan Area		Standard Plan Area	
		1	2	1	2
65 to 70 years	Up to 30 days Up to 60 days Up to 90 days	£290.86 £340.52 £468.21	£428.48 £496.58 £681.03	£241.20 £283.76 £390.18	£354.71 £411.46 £574.62
71 to 75 years	Up to 30 days Up to 60 days Up to 90 days	£390.18 £446.94 Refer	£574.62 Refer Refer	£326.21 £368.90 Refer	£475.31 Refer Refer

INSURED STATUS valid until 30/6/04

STATUS	AGE	PERIOD	AREA	PREMIUM
Insured Person	65 - 75 years	All	All	See above

All ages are calculated at date the annual insurance commences.

SPOUSE RATES valid until 30/6/04

	PERIOD	AREA	PREMIUM
Spouse*	All	All	50%

*** Spouse discount must be applied to the Age Band premium of the youngest Insured Person.**

It is not a condition that you travel together.

DEFINITIONS valid until 30/6/04

Insured Person	Insured 65 to 75 years of age.
Spouse	Your Spouse or permanent companion residing at the same address.

OPTIONAL COVER valid until 30/6/04

	INSURED PERSON	SPOUSE
Winter Sports Up to a total of 24 days in all during the period of insurance:		
(a) Europe	£59.46	£29.73
(b) Worldwide	£89.18	£44.59